

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 15-17283
Daniel Francis Courtney	§	Chapter 7
Randine Ann Courtney	§	
Debtor(s)	§	

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joji Takada, Trustee of the above captioned estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Court
219 South Dearborn
Chicago, Illinois

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee.

A hearing on the fee applications and any objection to the Final Report will be held:

Date:	4/13/2018
Time:	10:00 a.m.
Location:	Joliet City Hall Second Floor 150 West Jefferson Street Joliet, Illinois

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 3/19/2018

By: /s/ Joji Takada
Trustee

Joji Takada
6336 North Cicero Avenue, Suite 201
Chicago, Illinois 60646
Tel: 773-790-4888

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
§
Daniel Francis Courtney § Case No. 15-17283
Randine Ann Courtney §
§
Debtors §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 5,000.00
and approved disbursements of \$ 10.00
leaving a balance on hand of¹ \$ 4,990.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Joji Takada	\$ 1,250.00	\$ 0.00	\$ 1,250.00

Total to be paid for chapter 7 administrative expenses \$ 1,250.00

Remaining Balance \$ 3,740.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court,
priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 23,160.01 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 16.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Discover Bank	\$ 7,126.35	\$ 0.00	\$ 1,150.80
2	Discover Bank	\$ 14,728.47	\$ 0.00	\$ 2,378.43
3	Capital One, N.A.	\$ 95.60	\$ 0.00	\$ 15.44
5	American Express Centurion Bank	\$ 1,209.59	\$ 0.00	\$ 195.33

Total to be paid to timely general unsecured creditors \$ 3,740.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: Joji Takada

Trustee

*Joji Takada, Chapter 7 Trustee
6336 North Cicero Avenue, Suite 201
Chicago, Illinois 60646*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Daniel Francis Courtney
 Randine Ann Courtney
 Debtors

Case No. 15-17283-PSH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: nbatson
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 5

Date Rcvd: Mar 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2018.

db/jdb +Daniel Francis Courtney, Randine Ann Courtney, 1149 Hampton Lane,
 Yorkville, IL 60560-8934
 23670319 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 23583647 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 23610309 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Mar 21 2018 01:03:11

Capital One Auto Finance, a division of Capital One, N.A., PO Box 201347,
 Arlington, TX 76006-1347

23473238 E-mail/Text: mrdiscen@discover.com Mar 21 2018 00:58:32 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2018 at the address(es) listed below:

Christopher M Williams on behalf of Debtor 2 Randine Ann Courtney chris@presbrey.com,
 renee@pnlawoffice.com;m.cr67809@notify.bestcase.com
 Christopher M Williams on behalf of Debtor 1 Daniel Francis Courtney chris@presbrey.com,
 renee@pnlawoffice.com;m.cr67809@notify.bestcase.com
 Joji Takada on behalf of Trustee Joji Takada trustee@takadallc.com,
 jtakada@ecf.epiqsystems.com
 Joji Takada trustee@takadallc.com, jtakada@ecf.epiqsystems.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
 Yanick Polycarpe on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 ypolycarpe@vablawfirm.com, mnoriega@vablawfirm.com

TOTAL: 6